

Campaign terms and conditions

1. This Welcome Rewards is offered jointly by **Cathay Pacific Airways Limited** and **CIMB Niaga Indonesia** (collectively, the “**Promoters**”).
2. This Welcome Rewards is exclusively valid for all **Cathay members** (“**Members**”) who **reside in Indonesia** and who successfully apply for, are approved for, and receive a **CIMB Niaga World Cathay credit card**.
3. To qualify as **Eligible Members**, individuals must:
 - Be a **Cathay member** at the time of application and card approval;
 - Have a **registered residential address in Indonesia**;
 - Be approved for a CIMB Niaga World Cathay credit card
 - Complete the required Eligible Transactions within the specified timeframes.
4. The Welcome Rewards applies **only to new CIMB Niaga World Cathay cardholders**, unless otherwise specified by CIMB Niaga.
5. Eligible Members may earn up to **₹5,500** through the following reward tiers:
 - a. **Welcome Reward – ₹1,500**
 - i. Earn **₹1,500 miles** when the Eligible Member:
 - ii. Activates the CIMB Niaga World Cathay card; and
 - iii. Makes at least one valid retail transaction **within two (2) billing cycle after card approval**
 - b. **Elevate Your Miles – ₹4,000**
 - i. Earn **₹4,000 miles** when the Eligible Member accumulates **IDR 10,000,000** in spending **within two (2) billing cycle after card approval**

Regular Miles earned from Eligible Spending aside from Welcome Rewards will follow the earning rates below:

- Cathay Pacific transactions on the Cathay Pacific website earn **₹15**
- All other merchants earn **₹4**

Criteria	₹ (per IDR50,000 spent)
Cathay Pacific transactions on the Cathay Pacific website (flights.cathaypacific.com), including: 1. Cathay Pacific Airways Limited 2. Cathay Holidays Limited 3. Asia Miles Limited And retail and inflight transactions via www.Lifestyle.asiamiles.com.	15
Other online retail transactions	4
Other domestic retail transactions	4
Other overseas retail transactions	4

For full details, please refer to CIMB Niaga's [website](#).

6. “**Eligible Spending**” refers to retail transactions charged to the CIMB Niaga World Cathay card, excluding:

- a. Transactions more than twice of permanent limit
 - b. Cash advances
 - c. Installment payments
 - d. Balance transfers
 - e. Cashplus
 - f. Credit Card annual fee payments
 - g. Cashbacks
 - h. Bill payments via OCTO
 - i. Club membership payments
 - j. Transactions converted into installments
 - k. Cancelled transactions
 - l. Foreign exchange trades
 - m. High risk transactions
 - n. Interests
 - o. and service charges
 - p. Interest charges
 - q. Reversed, refunded, or fraudulent transactions
 - r. Non-qualifying transactions as determined by CIMB Niaga.
7. Spending amounts are calculated based on posted local currency after settlement.
8. Asia Miles reward points are credited based on transactions for each billing cycle, from the 23rd posting date of the previous month to the 22nd posting date of the current month. Points will be credited after the billing period, up to a maximum of 7 business days after the end of the billing cycle. The welcome bonus will be credited no later than 7 (seven) business days after the end of the billing cycle, provided the customer's transactions have been recorded and meet the terms and conditions.
9. The Cathay membership profile must match the name on the CIMB Niaga card.
10. Miles earned are non-transferrable, non-refundable and cannot be exchanged for cash or other services.
11. The Promoters reserve the right to disqualify Members or revoke miles if:
 - a. Transactions are cancelled, refunded, or deemed fraudulent;
 - b. Any Terms & Conditions are violated.
12. In case of disputes or arguments, the decision of Cathay Pacific Airways Limited, Asia Miles Limited and CIMB Niaga is final.
13. The Cathay Membership Terms and Conditions apply to the use of Asia Miles:
https://www.cathaypacific.com/cx/en_HK/legal-and-privacy/cathay-membership-terms-and-conditions.html.
14. The Cathay Customer Privacy Notice applies to this Promotion:
https://www.cathaypacific.com/cx/en_HK/legal-and-privacy/customer-privacy-notice.html
15. PT Bank CIMB Niaga Tbk is licensed & supervised by OJK & BI and is a LPS Guarantee Participant.